



SURECOVER CARAVAN AND TRAILER INSURANCE

PRODUCT DISCLOSURE STATEMENT
AND POLICY DOCUMENT

Table of contents

	page
Our Product Disclosure Statement	4
Understanding your policy and its important terms and conditions	4
Cooling off period and cancellation rights	6
Updating the PDS	6
Introduction	7
What the policy consists of	7
Our agreement with you	8
Words with special meanings	8
What your caravan and trailer insurance policy covers	12
Cover for accidental loss or damage to your caravan or trailer	12
Replacement of new caravan or trailer after a total loss	13
Cover for damage to other people's property (legal liability)	13
Other benefits we will pay	14
Contents	14
How we will settle your contents claim	15
Depreciation Value of Annexe after a total/partial loss	15
Legal costs	15
Towing	15
Emergency repairs	16
Stolen caravan or trailer	16

	page
Temporary accommodation	16
Transportation costs	16
Spoilage of food	17
Policy option	17
Fusion	17
When we will not pay your claim	18
Conditions of cover	23
Changes to your insurance details – what you must tell us	23
If you replace your caravan or trailer	24
Cancellation rights under your policy	24
Keeping evidence of the value of the insured property	25
Premium payment by direct debit	25
Prevention of loss or damage	26
GST notice	26
Making a claim	28
What you must do	28
Do not admit liability	28
Prevent further damage	28
Contact the police	29
Contact us as soon as possible	29
What happens after you make a claim	30
Excess	30
No claim bonus	30
When you are at fault	31
Authorising repairs	31

	page
Spare parts, extras and accessories	31
Assist us with your claim	32
Our rights of recovery	32
Salvage of caravan or trailer when it is a total loss	33
Payment of unpaid premium when the caravan or trailer is a total loss	33
No return of premium after a total loss	33
GST	33
Other information	34
Renewal procedure	34
Your Duty of Disclosure	34
Privacy notice	35
General Insurance Code of Practice	38
Complaints – Internal and external complaints procedure	38
If this insurance has been issued through an insurance intermediary	39
Financial Claims Scheme	39
Phoning for assistance and confirmation of transactions	39
Hints for vehicle security and safe driving	39

Our Product Disclosure Statement

This policy document is also a Product Disclosure Statement (PDS). A PDS is a document required by the Corporations Act and contains information designed to help you decide whether to buy the policy.

Understanding your policy and its important terms and conditions

To properly understand this policy's significant features, benefits and risks you need to carefully read:

- about each of the available types of cover and benefits in the relevant sections, including any endorsements (remember certain words have special meanings – see the **Introduction** section);
- **When we will not pay your claim** section (this restricts the cover and benefits);
- **Conditions of cover** and **Making a claim** sections (these set out certain obligations that you and we have. If you do not meet them we may be able to reduce or refuse your claim to the extent we are prejudiced by your noncompliance); and
- **Other information** section (this contains important information on your duty of disclosure, our privacy policy and our dispute resolution process).

When you apply for the policy by completing our application we agree with you on things such as: the period of insurance; your premium; what property you want to cover; the limits you want for certain covers (if optional); excesses that will apply to you or others and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the schedule we issue to you.

When you enter into the policy you confirm and warrant that you have read the policy documents provided to you.

The base premium we charge varies according to your risk profile (e.g. where you live, the type of property being insured, amount of cover required, other persons insured and relevant claims history etc). In some cases discounts may apply if you meet certain criteria we set. You will also have to pay any compulsory government charges (e.g. Stamp Duty and GST) and Fire Services Levy (where applicable) plus any additional charges we tell you of.

In some cases a service fee will apply where you pay your premium by instalments. We tell you the total amount payable when you apply and if you effect cover, the amounts due will be confirmed in your schedule.

We will notify you if an instalment has not been paid and we will try to deduct the overdue amount along with your next regular payment. If the next attempt to deduct the outstanding amount fails, we will cancel your policy for non-payment. We will send you a notice advising you of cancellation, and cancellation will be effective 14 days from the date on this notice.

This policy sets out the cover we are able to provide you with. You need to decide if the limits, type and level of cover are appropriate for you and will cover your potential loss. If they are not, you may be underinsured and have to bear part of any loss you are not covered for yourself. To avoid this, people seek to set the sum insured for the relevant property being insured at its estimated replacement value.

You should also read the GST notice to understand how GST is applied to a claim.

If you have any queries, want further information about the policy or want to confirm a transaction, please use the contact details on the back cover.

Cooling off period and cancellation rights

You have a cooling off period of fourteen (14) days from the date you purchased your policy. During this period you may cancel your policy and receive a refund of your premium unless:

- you have made a claim; or
- the period of insurance has ended.

We may deduct from your refund amount any government taxes or duties we cannot recover.

After the cooling off period has ended, you still have cancellation rights (refer to **Cancellation rights under your policy** for full details).

Preparation Date: 01/02/2021.

Updating the PDS

Information in the PDS may need to be updated from time to time. You can obtain a paper copy of any updated information without charge by calling us on the contact details provided on the back cover of this policy document. If the update is to correct a misleading or deceptive statement or an omission, that is materially adverse from the point of view of a reasonable person deciding whether to acquire this policy, we will provide you with a new PDS or a supplementary PDS.

Introduction

Welcome and thank you for choosing Allianz, one of Australia's largest general insurers. We utilise years of local expertise, combined with global experience to offer a range of multi featured products and services to our customers. As members of the worldwide Allianz Group, we are committed to continuous improvement of our products and services and strive to achieve this through knowledge transfer within the Group; dedicated technical research units; sharing globally new product developments and a wide range of risk management services. We also aspire to Insurance Industry best practise procedures in all aspects of our business.

What the policy consists of

Your policy consists of:

- this printed Allianz Caravan and Trailer insurance document which sets out details of your cover and its limitations, and
- a schedule, issued by us, which sets out who is insured, the cover(s) selected, the period of insurance, the limits of liability, excesses and other important information. This is referred to as the current schedule in the policy document, and
- any other changes to the standard terms of the policy otherwise notified and agreed by us in writing (e.g by way of an endorsement or supplementary PDS) before you enter into the policy or where required or permitted by law. These changes may vary or modify the above documents.

You should carefully read and retain your insurance policy document and current schedule. These documents should be read together as they jointly form the contract of insurance between you and us. These are all important documents and should be kept in a safe place for future reference. Any new or replacement schedule we may send

you, detailing changes to your insurance or the period of insurance, will become the current schedule, which you should carefully read and retain. We reserve the right to change the terms of the policy where permitted to do so by law.

Our agreement with you

We will insure you for accidental physical loss or damage or legal liability which occurs within Australia arising out of any of the events set out in your policy under **What your caravan and trailer insurance policy covers** during the period of insurance.

This cover will be given on the basis:

- that you have paid or agreed to pay us the premium for the cover you have selected when you applied for cover and which the current schedule indicates is in force,
- of the verbal and/or written information provided by you which you gave after having been advised of your duty of disclosure either verbally or in writing. If you failed to comply with your duty of disclosure, we may be entitled to reduce our liability under the policy in respect of a claim or we may cancel your policy. If you have told us something which is fraudulent, we also have the option of avoiding your policy from the effective date stated in the current schedule.

For your assistance we have provided a full explanation of your duty of disclosure and the consequences of non-disclosure, under the heading **Your Duty of Disclosure**.

Words with special meanings

Some of the words in your policy have special meanings wherever they appear. These words and their meanings are defined below.

agreed value means the amount which we agree to insure your caravan or trailer up to as shown in your current schedule.

caravan or trailer means the registered caravan or trailer shown on your current schedule.

Caravan or trailer also includes:

- the permanent fixtures, fittings, furniture, furnishings and bottled gas equipment contained in or on your caravan or trailer which would normally be sold with it, and/or,
- an annex or canvas awning which is securely attached to your caravan or trailer at the time of any loss or damage.

Caravan or trailer does not include:

- a caravan permanently on site or which is used as a permanent residence, or
- a motorised caravan, campervan, or motor home.

contents means property which belongs to your family (or for which your family is legally responsible) consisting of your family's camping furniture, bedding, utensils, crockery, provisions, household goods, clothing and personal effects all of which are carried in your caravan.

Contents do not include:

- any item that is included in the definition of caravan or trailer;
- motor vehicles (including motor cycles) their parts and accessories other than those specifically insured by this policy;
- motorised mini-bikes, bicycles, tricycles, boats, sailboards, surfboards, skis, water skis, wind surfers, surf mats, surf skis or diving equipment their parts and accessories;
- fishing tackle or sporting equipment;
- works of art, antiques, curios, uncut gems or stones, precious metals, jewellery or furs;
- cameras or binoculars;
- musical instruments;

- growing plants, animals, birds or fish;
- cash, credit cards, coins, medals or stamps, documents, deeds or manuscripts;
- tents;
- mobile phones.

excess means the amount(s) shown in the current schedule which you must pay as a contribution to your claim under your policy.

family means the persons who live with you permanently who are any of the following:

- your legal spouse or defacto (meaning a defacto relationship where you and your partner are living together in a genuine, domestic relationship), or
- your own and your spouse's or defacto's unmarried children.

market value means the value of your caravan or trailer immediately prior to any loss or damage, but excluding costs and charges for registration, compulsory third party insurance, stamp duty transfer, dealer warranty costs or transfer fees.

period of insurance means the period of time commencing on the effective date stated in the current schedule and ending on the expiry date stated in the current schedule or the date of cancellation of the policy, whichever is the earlier.

recoverable means to recoup the expenses we incurred in providing cover for any accidental loss or damage to your caravan or trailer or in covering any of your legal liability costs after a claimable event. An event that would not be recoverable includes, but is not restricted to, an at fault claim, a not at fault claim where you are unable to provide us with the responsible party's name, address and registration number (or any other information that would reasonably allow us to identify the person so that we can exercise our rights of recovery), any storm or naturally occurring event

and a collision with an animal. Your No Claim Bonus may be affected and an excess may be required for any claimable event that is not recoverable by us, unless otherwise stated in your policy.

we, our or **us** means Allianz Australia Insurance Limited
AFS Licence No. 234708 ABN 15 000 122 850.

you or **your** means the person(s) named in the current schedule as the insured.

What your caravan and trailer insurance policy covers

In order to be sure that you are covered under this policy you should always contact us for approval before you incur costs you wish to claim. If you do not, we will pay for costs incurred up to the amount we would have authorised had you asked us first.

Cover for accidental loss or damage to your caravan or trailer

We will cover you for accidental physical loss (including theft) or physical damage to your caravan or trailer.

At our option (acting reasonably) we will:

- repair your caravan or trailer;
- pay the reasonable cost of repairing your caravan or trailer;
- pay you the market value of your caravan/trailer when the current schedule shows that your caravan/trailer is insured for market value; or
- pay you the agreed value of your caravan/trailer when the current schedule shows that your caravan/trailer is insured for an agreed value.

We will adjust your claims payment in accordance with the GST provision shown under the heading **GST notice**.

On the date we confirm that we will pay a claim for total loss, all cover will cease for that caravan or trailer, except where a replacement caravan or trailer is provided by us.

Replacement of new caravan or trailer after a total loss

If your caravan or trailer was purchased new by you and becomes a total loss within two years of the starting date of the original registration, we will replace your caravan or trailer with a new caravan or trailer of the same make, model and series. If a replacement caravan or trailer is not currently available, we will pay you either the market value or agreed value of your caravan or trailer, whichever is shown in the current schedule.

If we replace your caravan or trailer, this policy will continue to cover your new replacement caravan or trailer until the end of the period of insurance. We will not require you to pay any additional premium for this cover.

Cover for damage to other people's property (legal liability)

We will cover your legal liability to pay compensation for loss or damage to someone else's property caused by an accident which is partly or fully your fault. This cover will only apply if your legal liability arises out of the use of your caravan or trailer.

We will also cover the legal liability for loss or damage to someone else's property of:

- any person who is using or in charge of your caravan or trailer with your permission;
- a passenger who is getting into or out of your caravan or trailer;
- your employer, principal or partner arising out of your use of your caravan or trailer.

The maximum amount we will pay arising from any one accident involving your caravan or trailer is \$20,000,000.

If you have effected or are covered under more than one policy with us providing insurance in the terms of this liability cover, then our liability under all policies will not exceed \$20,000,000 in the aggregate in respect of any one event/accident.

We will not cover legal liability:

- when the loss or damage occurs to your own property, your spouse's or defacto's property or to property which is in your possession, custody or control; or
- that is insurable under a statutory or compulsory insurance policy or compulsory insurance or compensation scheme or fund covering such legal liability.

For the purpose of this exclusion only:

- premises leased or rented to you, your spouse or de facto, are not deemed to be in your custody or control.

No cover for legal liability after a total loss

On the date we confirm that we will pay your claim for the total loss of your caravan or trailer, all cover under the policy for that caravan or trailer will cease, except where a replacement caravan or trailer is provided by us.

Other benefits we will pay

1. Contents

We will pay for loss of or damage to your contents caused by or arising from:

- an accident, in which your caravan or trailer is accidentally damaged at the same time; or
- theft following forcible and violent entry to your caravan or trailer.

We will not pay for theft or attempted theft from your caravan, trailer or annexe if:

- it is not securely locked; or
- there is no physical evidence of forcible and violent entry; or
- the theft or attempted theft is by someone who is in your caravan or trailer with your consent; or
- the theft or attempted theft is from an annexe, awning or other part of the caravan or trailer, which is made of canvas, vinyl or similar soft materials.

How we will settle your contents claim

At our option (acting reasonably), we will:

- repair or replace your lost or damaged contents; or
- pay you the reasonable cost of repair or replacement; or
- pay you up to the amount of the sum insured.

We may deduct an amount from any claim settlement for depreciation, wear and tear, based on age and condition.

We will adjust your claims payment in accordance with the GST provision shown under the heading **GST notice**.

2. Depreciation value of annexe after a total/partial loss

If your annexe is greater than five years old and a total/partial loss occurs, and we decide to replace or pay you the costs of replacing it, we may subtract an amount of depreciation. This depreciation is calculated on the age and condition of the annexe at the time of loss. However we will not pay for any annexe that is greater than 10 years in age.

3. Legal costs

Provided we agree in writing, we will pay for all legal costs and expenses in defending any court proceedings which may arise from a claim for accidental loss, damage or liability covered by your policy.

We will not pay for legal costs and expenses relating to any criminal or traffic proceedings.

4. Towing

Following an accident or theft of your caravan or trailer, we will pay the reasonable cost of protection, removal and towing of your caravan or trailer to the nearest repairer, place of safety or any other secure place which we agree to.

5. Emergency repairs

We will reimburse you for the cost of emergency repairs which may be necessary to enable you to tow your caravan or trailer to its intended destination after it is involved in an accident covered by this policy.

The maximum we will pay in respect of any one accident/event which results in a claim is \$500.

6. Stolen caravan or trailer

If your caravan or trailer is stolen, we will pay the reasonable costs of recovery from any place within Australia. Our maximum payment will be the lesser of:

- the market value of your caravan or trailer at the time it was stolen; or
- the sum insured.

7. Temporary accommodation

Following an accident which causes your caravan or camper trailer to be uninhabitable, we will reimburse you for the reasonable costs of necessary temporary accommodation for you and your family.

The maximum we will pay in respect of any one accident which results in a claim is \$400.

8. Transportation costs

If your caravan or trailer can not be safely driven home after being:

- involved in an accident; or
- subject to malicious damage; or
- stolen and recovered in a damaged condition;

we will reimburse you for the cost of:

- travel necessary to return you, your spouse, your defacto and/or dependant children to your home and/or,
- transportation to collect your caravan or trailer when it has been repaired.

The maximum we will pay in respect of any one accident/event giving rise to a claim is \$400.

9. Spoilage of food

When we pay a claim for loss or damage to your caravan or trailer or contents, we will pay up to \$200 for food that is damaged by the same event and cannot be eaten.

Policy option

In order to be sure that you are covered under this policy you should always contact us for approval before you incur costs you wish to claim. If you do not, we will pay for costs incurred up to the amount we would have authorised had you asked us first.

Your current schedule will show if the following policy option applies:

1. Fusion

If your current schedule shows that the fusion option applies and an electrical current damages the electrical motor of one of your contents during the period of insurance we will, at our option (acting reasonably), either pay the reasonable cost to rewind the motor or replace the motor.

We will not pay for:

- any associated repair or replacement costs for items such as fuses, switches, electrical components, printed circuit boards, bearings, lighting or heating elements, protection devices or electrical contacts at which sparking or arcing occurs in ordinary working;
- the cost of repair or replacement of rectifiers and transformers;
- motors if the damage is covered under any warranty or manufacturers' guarantee; or
- motors more than 10 years old.

The most we will pay for fusion is \$300.

When we will not pay your claim

We will not pay your claim if, at the time of any accidental loss, damage or liability which results in a claim, your caravan or trailer was:

1. Unlicensed driver

being towed by or attached to a vehicle which was being driven by any person including you who was not licensed to drive the vehicle.

We will not refuse your claim if you can prove that you did not know the driver was unlicensed.

2. Driver under the influence

being towed by or attached to a vehicle which was being driven by you, or any other person:

- under the influence of any drug or intoxicating alcohol; or
- who, as a result of the accident, is convicted of driving under the influence of intoxicating alcohol; or
- who had a percentage of alcohol in their breath or blood in excess of the percentage permitted by law in the State or Territory where the accident occurred; or
- who refused to submit to any test to determine the level of alcohol or drugs in the blood when reasonably requested by the police.

We will not refuse your claim if you can satisfy us you had no reason to suspect that the driver of the vehicle which was towing or attached to your caravan or trailer was affected by alcohol or any drug.

3. Overloaded towing vehicle, caravan or trailer

- being used to carry a load, greater than that for which it was constructed; and/or
- being towed by a vehicle which was being used to:
 - carry a number of passengers; or
 - carry or tow a load

greater than that for which the vehicle was constructed.

We will not refuse your claim if you can prove that the accidental loss, damage or liability was not caused or contributed to by its greater load or number of passengers.

4. Not equipped to tow your caravan or trailer

being towed by or was attached to a vehicle which was not equipped to tow your caravan or trailer according to all relevant laws, by-laws and regulations and that caused or contributed to the accidental loss, damage or liability.

5. Unsafe caravan or trailer

being used in an unsafe or unroadworthy condition or was being towed by an unsafe or unroadworthy vehicle.

We will not refuse your claim if you can prove that the accidental loss, damage or liability was not caused or contributed to by the unsafe or unroadworthy condition of:

- your caravan or trailer, or
- the towing vehicle.

6. Hire or business

being used for hire or for any business purposes.

7. Motor sport

being used for any motor sport or time trial or was being tested in preparation for any motor sport or time trial.

8. Motor trade

being used in connection with the motor trade for experiments, tests, trials or demonstration purposes.

We will not pay any claim for accidental loss, damage or liability arising out of:

9. Deliberate, intentional, malicious or criminal act

a deliberate, intentional, malicious or criminal act (including theft, conversion or misappropriation) caused by or involving:

- you; or any other person named in the current schedule, or
- any person who is acting with your express or implied consent.

10. War

any war, hostilities or warlike operations (whether war be declared or not), rebellion, civil war, revolution, insurrection, military or usurped power, invasion, act of foreign enemy or popular or military rising.

11. Nuclear

ionising radiation or contamination by radioactivity from:

- any nuclear fuel or from any nuclear waste;
- the combustion of nuclear fuel (including any self-sustained process of nuclear fission); or
- nuclear weapons material.

Nor will we pay for:

12. Loss of use

any loss of use of your caravan or trailer or its insured contents except for temporary accommodation as set out under **Temporary accommodation**.

13. Depreciation

any loss or damage caused by depreciation, wear and tear, rust, corrosion, vermin or insects to your caravan or trailer and its insured contents.

14. Breakdown

mechanical or electrical breakdowns, failures or breakages to your caravan or trailer.

15. Tyres

damage to the tyres caused by application of the brakes or by road punctures, cuts or bursts.

16. Lawful seizure

accidental loss or damage as a result of the lawful seizure of your caravan or trailer.

17. Safeguarding your caravan or trailer

accidental loss or damage to your caravan or trailer after an accident, theft or breakdown unless you have taken reasonable steps to protect or safeguard it.

18. Renting a caravan or trailer

- any costs associated with the loan of a caravan or trailer, or
- the cost of renting a caravan or trailer, unless cover is available under **Temporary accommodation**.

19. Failure of computer or similar equipment

loss or damage to any machinery, equipment, part, accessory or other property which:

- is a computer or which contains or comprises any computer technology (including computer chip or control logic); and
- fails to perform or function in the precise manner for which it was designed for any reason arising from the performance or functionality of such computer technology (including computer chip or control logic); or
- arises directly or indirectly from the importation of any software virus whether the importation was malicious, negligent or accidental.

20. Terrorism exclusion

This policy does not cover loss, damage, liability, injury, illness, death, cost or expense arising directly or indirectly out of or in any way connected with:

- any act of terrorism arising directly or indirectly out of or in any way connected with biological, chemical, radioactive, or nuclear pollution or contamination or explosion; or
- any act of controlling, preventing, suppressing, retaliating against, or responding to any act referred to in the above.

An act of terrorism includes, but is not limited to, any act, preparation in respect of action or threat of action, designed to:

- influence a government or any political division within it for any purpose, and/or
- influence or intimidate the public or any section of the public with the intention of advancing a political, religious, ideological or similar purpose.

21. Absolute asbestos exclusion

We will not cover your legal liability for claims arising directly or indirectly out of or in any way connected with the existence, at any time, of asbestos.

Conditions of cover

1. Changes to your insurance details what you must tell us

You must tell us as soon as reasonably possible if during the period of insurance:

- the regular drivers of the towing vehicle change; or
- the place where your caravan or trailer is regularly kept changes; or
- your caravan or trailer is modified in a manner that affects its value or performance in any way; or
- the caravan or trailer usage changes from private to business.

When we receive this information, we may:

- propose changes to the terms and conditions of your policy,
- propose to charge you additional premium, and/or
- decide not to offer to renew your policy.

We may cancel your policy if there is a change and we can't reach an agreement with you on altered terms and conditions or premium, or we are no longer prepared to insure you because there has been a material change to the risk.

If you do not provide the information as soon as reasonably possible we may be entitled to reduce or refuse to pay a claim under the policy to the extent we are prejudiced by the delay or failure to provide this information.

Before we agree to renew your policy you must tell us if, during the current period of insurance, you or any person who is a regular driver of the towing vehicle has:

- had any fines or penalties imposed for a traffic offence, other than a parking fine, or

- been convicted of any traffic offences, or
- had a driver's licence cancelled or suspended or been disqualified from holding a driver's licence for any period, or
- been responsible for causing any motor vehicle accident, or
- had any motor vehicle, caravan or trailer damaged or stolen.

For your assistance we have provided a full explanation of your duty of disclosure and the consequences of non-disclosure, under the heading **Your Duty of Disclosure**.

2. If you replace your caravan or trailer

If you permanently replace your caravan or trailer, we will provide temporary cover for the replacement caravan or trailer from the date of purchase to a maximum of 14 days. If cover is to continue on the replacement caravan or trailer:

- you must give us full written details of the replacement caravan or trailer during the 14 day temporary cover period,
- you must obtain our agreement to cover your replacement caravan or trailer; and
- you must pay any extra premium we require.

Cover on the replaced caravan or trailer ceases from the date of purchase of the replacement caravan or trailer.

3. Cancellation rights under your policy

- You may cancel this policy at any time by telephoning us;
- We have the right to cancel this policy in certain circumstances.

These include:

- if you failed to comply with your duty of disclosure, or
- where you have made a misrepresentation to us during negotiations prior to the issue of this policy, or

- where you have failed to comply with a provision of your policy, including the term relating to payment of premium, or
- where you have made a fraudulent claim under your policy or under some other contract of insurance that provides cover during the same period of time that our policy covers you,

and we may do so by giving you three business days' notice in writing of the date from which the policy will be cancelled. The notification may be delivered personally or posted to you at the address last notified to us;

- If you or we cancel the policy we may deduct a pro rata proportion of the premium for time on risk and any government taxes or duties we cannot recover.
- In the event that you have made a total loss claim under this policy and we have agreed to pay the full sum insured for your property no return of premium will be made.

4. Keeping evidence of the value of the insured property

You should keep evidence of the value of all property covered under your insurance policy. You should also keep evidence of the amount of any accidental loss, damage or destruction.

5. Premium payment by direct debit

You may have chosen to pay the premium for this insurance by direct debit from a financial institution holding your account or your credit card account. If you choose this option, the financial institution may dishonour the direct debit payment due to lack of funds in your account. If this occurs, we will charge you for any direct and indirect costs which we incur arising from the payment being dishonoured.

6. Prevention of loss or damage

We may not pay your claim if you do not take all reasonable precautions to prevent injury, loss or damage, including securing your caravan or trailer against unauthorised entry when it is unattended. It is a condition of this policy that your caravan or trailer be kept in good repair. We may reduce or refuse your claim to the extent that your caravan or trailer's state of repair contributed to or caused the loss.

7. GST notice

This policy has a GST provision in relation to premium and our payment to you for claims. It may have an impact on how you determine the amount of insurance you need. Please read it carefully. Seek professional advice if you have any queries about GST and your insurance.

Sums insured

All monetary limits in this policy may be increased for GST in some circumstances (see below).

Claim settlements – Where we agree to pay

When we calculate the amount we will pay you, we will have regard to the items below:

- Where you are liable to pay an amount for GST in respect of an acquisition relevant to your claim (such as services to repair a damaged item insured under the policy) we will pay for the GST amount.

We will pay the GST amount in addition to the sum insured/limit of indemnity or other limits shown in the policy or in this schedule.

If your sum insured/limit of liability is not sufficient to cover your loss, we will only pay the GST amount that relates to our settlement of your claim.

We will reduce the GST amount we pay for by the amount of any input tax credits to which you are or would be entitled.

- Where we make a payment under this policy as compensation instead of payment for a relevant acquisition, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to had the payment been applied to a relevant acquisition.
- Where the policy insures business interruption, we will (where relevant) pay you on your claim by reference to the GST exclusive amount of any supply made by your business that is relevant to your claim.

Disclosure – Input tax credit entitlement

If you register, or are registered, for GST you are required to tell us your entitlement to an input tax credit on your premium. If you fail to disclose or understate your entitlement, you may be liable for GST on a claim we may pay. This policy does not cover you for this GST liability, or for any fine, penalty or charge for which you may be liable.

Making a claim

What you must do

If you do not meet the following conditions, we may refuse or reduce your claim to the extent we are prejudiced by your noncompliance.

1. Do not admit liability

You must not:

- admit guilt or liability, or make a promise or offer of payment in connection with any claim. If you do, we may reduce or refuse your claim to the extent we are prejudiced by your admission, promise or offer; or
- offer or agree to settle any claim.

If you do, we may reduce or refuse your claim to the extent we are prejudiced by your offer or agreement.

We are entitled to take over and conduct the defence of any claim made against you for damages by a third party. We have full discretion in conducting any negotiations, proceedings and the settlement of claims. We will act reasonably having regard to your interests, and will keep you informed if you ask us to.

If the claim is for legal liability, you may make a written request to us to agree that you are covered in respect of the claim.

2. Prevent further damage

You must take all reasonable precautions to prevent any further loss, damage or liability.

3. Contact the police

Depending on the laws of the State or Territory in which the accident occurs, you must:

- contact the police if any person was injured as a result of the accident;
- request the police to attend the scene of the accident;
- go to the local police station to report the collision details, if the police inform you that it is not necessary for them to attend the scene of the accident.

You must contact the police as soon as reasonably possible if your caravan or trailer is stolen or maliciously damaged.

4. Contact us as soon as possible

If there is any accidental loss, damage or liability which is likely to result in a claim, you must give us notice as soon as reasonably possible with the full details of any accidental loss, damage or anticipated or alleged liability.

You or your representative must give us full details in the manner we request which will be either:

- in writing by completing our claim form which will be supplied to you when you contact us; or
- verbally.

If your caravan or trailer is damaged and you are covered under this policy for the cost of repairing such damage you must obtain two repair quotations from different caravan or trailer repairers. The process for authorising repairs to your caravan or trailer is explained under **Authorising repairs**.

Any correspondence you receive regarding the accident or event must be sent to us as soon as reasonably possible. You must advise us as soon as reasonably possible of:

- any notice of impending prosecution;
- details of any inquest or official enquiry.

What happens after you make a claim

1. Excess

An excess is the amount(s) shown in the current schedule which you must pay as a contribution to your claim under your policy unless we state an excess does not apply.

The payment of an excess helps to keep the cost of your premium down by reducing the number of small claims. The excess which applies to your policy is shown on the current schedule under the heading **Excess applicable to claims**. If we settle your claim by cash settlement we will deduct the excess from the amount we pay you. In other circumstances, you may need to pay the excess as a contribution to the repair or replacement.

When you do not have to pay an excess

You will not have to pay an excess if:

- the driver of your vehicle at the time of the accident did not contribute to the cause of the accident; or
- your vehicle was damaged while parked.

And you supply us with:

- the name, address and licence number of each responsible party, and
- the registration number of the other vehicle(s) involved in the accident, or
- any other information that would reasonably allow us to identify the person so that we can exercise our rights of recovery.

2. No claim bonus

Your no claim bonus entitlement will not be affected if:

- the driver of your vehicle or the towing vehicle at the time of the accident did not contribute to the cause of the accident; or
- your caravan or trailer was damaged while parked,

And you supply us with:

- the name, address and licence number of each responsible party, and
- the registration number of the other vehicle(s) involved in the accident, or
- any other information that would reasonably allow us to identify the person so that we can exercise our rights of recovery.

3. When you are at fault

You are at fault if you:

- are responsible for the accident, or
- contributed to the cause of an accident.

4. Authorising repairs

- You may only authorise emergency repairs as detailed under **Emergency repairs**. You should not authorise further repairs to your caravan or trailer without our prior consent;
- Before we make a decision regarding your claim and repairs to your caravan or trailer, we may need to inspect your vehicle. An assessor will be appointed by us. We or our assessor will make the necessary arrangements with you;
- In order to be sure that you are covered under this policy you should always contact us for approval before you start any repairs and incur expenses you wish to claim. If you do not, we will pay for expenses incurred up to the amount we would have authorised had you asked us first.

5. Spare parts, extras and accessories

If we are unable to repair the part, we use new, recycled or reconditioned parts that meet the requirements of Australian Design Rules (ADR). If such parts are not available or appropriate, parts from alternative distribution channels may be used.

We will not pay any amount greater than the maker's last list price in Australia (together with a reasonable charge for fitting) for the supply of any spare part, extra or accessory. In the event that any spare part, extra or accessory cannot be obtained immediately, we may choose (acting reasonably) to pay you the value of the spare part, extra or accessory (together with a reasonable charge for fitting) rather than supply the spare part, extra or accessory.

6. Assist us with your claim

You must assist us with your claim. This means give us all the information and assistance with your claim which we may reasonably require. If you do not we may not pay your claim or provide cover to the extent we are prejudiced by that failure.

If we have the right to recover any amount payable under this policy from any other person, you must take reasonable steps to co-operate with us in any action we may take.

7. Our rights of recovery

- We have the right to recover from any person, in your name, the amount of any claim paid under this policy and we have full discretion in the conduct, settlement or defence of any claim in your name. We will act reasonably having regard to your interests, and will keep you informed if you ask us to. If we recover more than the amount we have paid to you or on your behalf, we will pay you the balance;
- The amount of excess you have paid will only be refunded when your claim is recoverable.

8. Salvage of caravan or trailer when it is a total loss

If your caravan or trailer is a total loss and we have agreed to pay the market value or sum insured for your caravan or trailer:

- the wreckage of your caravan or trailer will become our property, and
- we will keep the proceeds of any salvage sale.

At our discretion (and if safe to do so), you may reclaim the wreckage if you agree to pay the salvage price.

9. Payment of unpaid premium when the caravan or trailer is a total loss

If your caravan or trailer is a total loss and we have agreed to pay the market value or the sum insured for your caravan or trailer:

- the amount of any unpaid premium for the period of insurance will be deducted from the amount payable to you, and
- if we are replacing the caravan or trailer, you must pay us the balance of any unpaid premium or instalments for the period of insurance.

10. No return of premium after a total loss

If your caravan or trailer is a total loss and we have agreed to pay the market value or the sum insured for your caravan or trailer, no return of premium will be made.

11. GST

We will adjust your claims payment in accordance with the GST provision noted under **GST notice**.

Other information

Renewal procedure

Before your policy expires we will advise you whether we intend to offer renewal and if so on what terms.

This document also applies for any offer of renewal we may make, unless we tell you otherwise.

It is important that you check the terms of any renewal offer before renewing to satisfy yourself that the details are correct. In particular, check the sum insured amounts and excess(es) applicable and to ensure the levels of cover are appropriate for you.

Please note that you need to comply with your Duty of Disclosure before each renewal (see below).

Your Duty of Disclosure

Before you enter into this insurance with us, you have a duty of disclosure under the *Insurance Contracts Act 1984*.

The Act imposes a different duty the first time you enter into a contract of insurance with us to that which applies when you vary, extend, reinstate or replace the contract.

This duty of disclosure applies until the contract is entered into (or varied, extended or reinstated as applicable).

Your Duty of Disclosure when you enter into the contract with us for the first time

When answering our specific questions that are relevant to our decision whether to accept the risk of the insurance and, if so, on what terms, you must be honest and disclose to us anything that you know and that a reasonable person in the circumstances would include in answer to the questions.

It is important that you understand you are answering our questions in this way for yourself and anyone else that you want to be covered by the contract.

Your Duty of Disclosure when you vary, extend, reinstate or replace the contract

When you vary, extend, reinstate or replace the contract with us, your duty is to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

What you do not need to tell us

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by us; or
- that is of common knowledge; or
- that we know or, in the ordinary course of our business as an insurer, ought to know; or
- as to which compliance with your duty is waived by us.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, cancel the contract or both.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Privacy notice

At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the *Privacy Act 1988 (Cth)*.

How We Collect Your Personal Information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third

parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why We Collect Your Personal Information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; make offers of products and services provided by us, our related companies, brokers, intermediaries, business partners and others that we have an association with that may interest you; and conduct market or customer research to determine those products or services that may suit you. You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to our website's Privacy section at www.allianz.com.au.

If you do not provide your personal information we require, we may not be able to provide you with our services, including settlement of claims.

Who We Disclose Your Personal Information To

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, industry databases or as required by law.

Disclosure Overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Access to Your Personal Information and Complaints

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 8am–6pm, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the *Privacy Act 1988 (Cth)* and how we deal with complaints. Our Privacy Policy is available at www.allianz.com.au.

Telephone Call Recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

Your consent

By providing us with personal information you and any other person you provide personal information for, consent to these uses and disclosures until you tell us otherwise. If you wish to withdraw your consent, including for things such as receiving information on products and offers by us or persons we have an association with, please contact us.

General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting us. Contact details are provided on the back cover of this PDS.

For more information on the Code Governance Committee (CGC) go to <https://insurancecode.org.au/>

Complaints – Internal and external complaints procedure

If you are dissatisfied with our service in any way, please contact us and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures.

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to AFCA subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

AFCA's contact details are:

The Australian Financial Complaints Authority

Online: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints you can request a copy of our procedures, using our contact details on the back cover.

If this insurance has been issued through an insurance intermediary

If your policy has been issued through our agent, or a broker who is acting under a binder arrangement with us, then they are acting as our agent and not as your agent.

If your policy has been issued by a broker, other than a broker acting under a binder arrangement with us, then the broker is acting as your agent.

Where this policy has been arranged through an intermediary a commission is payable by us to them for arranging the insurance.

Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under the policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. More information can be obtained from <http://www.fcs.gov.au>.

Phoning for assistance and confirmation of transactions

If you need to clarify any of the information contained in this policy wording, wish to confirm a transaction or you have any other queries regarding your insurance policy, please use the contact details on the back cover.

Hints for vehicle security and safe driving

- Ensure that your caravan or trailer is locked whenever it is left unattended.
- Use security devices, such as alarms, steering locks and immobilisers.
- If you are parking on a street at night, park under a street light.

- Ensure that your caravan or trailer and the towing vehicle is kept in good mechanical condition. Inspect brakes and tyres and replace them if they have been subject to excessive wear.
- Do not drive after drinking alcohol. Take public transport instead.
- Observe speed limits and warning signs.
- When driving long distances take a break every two hours. Consider alternating drivers.
- Plan your trip and allow adequate time.
- When it is raining, or in fog, reduce speed.
- Ensure the caravan or trailer is securely attached and that the load is evenly balanced.

Contact details

For all enquiries please call us on 13 1000

[allianz.com.au](https://www.allianz.com.au)

Allianz Australia Insurance Limited
AFS Licence No. 234708
ABN 15 000 122 850
GPO Box 9870 Melbourne VIC 3000

Supplementary Product Disclosure Statement ("SPDS")

Allianz SureCover Caravan and Trailer Insurance

Preparation Date: 01/08/2021

Important changes to your Allianz SureCover Caravan and Trailer Insurance Product Disclosure Statement

This document is an SPDS that updates and amends the Allianz SureCover Caravan and Trailer Insurance Product Disclosure Statement ("PDS") dated 01 February 2021. It is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708. This SPDS must be read together with the PDS and any other SPDS that you are given which updates or amends the PDS.

This SPDS amends the PDS as follows:

THE 'TABLE OF CONTENTS' SECTION IS AMENDED AS FOLLOWS:

The words "Your Duty of Disclosure" are deleted and replaced with "Your Duty to take reasonable care not to make a misrepresentation".

THE 'UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS' SECTION IS DELETED AND REPLACED AS FOLLOWS:

Understanding your policy and its important terms and conditions

To properly understand this policy's significant features, benefits and risks you need to carefully read:

- about each of the available types of cover and benefits in the relevant sections, including any endorsements (remember certain words have special meanings – see the **Introduction** section);
- **When we will not pay your claim** section (this restricts the cover and benefits);
- **Conditions of cover** and **Making a claim** sections (these set out certain obligations that you and we have. If you do not meet them we may be able to reduce or refuse your claim to the extent we are prejudiced by your noncompliance); and
- **Other information** section (this contains important information on your Duty to take reasonable care not to make a misrepresentation, our privacy policy and our dispute resolution process).

When you apply for the policy by completing our application we agree with you on things such as: the period of insurance; your premium; what property you want to cover; the limits you want for certain covers (if optional); excesses that will apply to you or others and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the schedule we issue to you.

When you enter into the policy you confirm and warrant that you have read the policy documents provided to you.

The base premium we charge varies according to your risk profile (e.g. where you live, the type of property being insured, amount of cover required, other persons insured and relevant claims history etc). In some cases discounts may apply if you meet certain criteria we set. You will also have to pay any compulsory government charges (e.g. Stamp Duty and GST) and Fire Services Levy (where applicable) plus any additional charges we tell you of.

In some cases a service fee will apply where you pay your premium by instalments. We tell you the total amount payable when you apply and if you effect cover, the amounts due will be confirmed in your schedule.

We will notify you if an instalment has not been paid and we will try to deduct the overdue amount along with your next regular payment. If the next attempt to deduct the outstanding amount fails, we will cancel your policy for non-payment. We will send you a notice advising you of cancellation, and cancellation will be effective 14 days from the date on this notice.

This policy sets out the cover we are able to provide you with. You need to decide if the limits, type and level of cover are appropriate for you and will cover your potential loss. If they are not, you may be underinsured and have to bear part of any loss you are not covered for yourself. To avoid this, people seek to set the sum insured for the relevant property being insured at its estimated replacement value.

You should also read the GST notice to understand how GST is applied to a claim.

If you have any queries, want further information about the policy or want to confirm a transaction, please use the contact details on the back cover.

THE 'OUR AGREEMENT WITH YOU' SECTION IS DELETED AND REPLACED AS FOLLOWS:

Our agreement with you

We will insure you for accidental physical loss or damage or legal liability which occurs within Australia arising out of any of the events set out in your policy under **What your caravan and trailer insurance policy covers** during the period of insurance.

This cover will be given on the basis:

- that you have paid or agreed to pay us the premium for the cover you have selected when you applied for cover and which the current schedule indicates is in force,
- of the verbal and/or written information provided by you which you gave after having been advised of your Duty to take reasonable care not to make a misrepresentation either verbally or in writing. If you failed to comply with your Duty to take reasonable care not to make a misrepresentation, we may be entitled to reduce our liability under the policy in respect of a claim or we may cancel your policy. If you have told us something which is fraudulent, we also have the option of avoiding your policy from the effective date stated in the current schedule.

For your assistance we have provided an explanation of your Duty to take reasonable care not to make a misrepresentation and the consequences of making a misrepresentation under the section "Other information".

THE '1. CHANGES TO YOUR INSURANCE DETAILS WHAT YOU MUST TELL US' SECTION IS DELETED AND REPLACED AS FOLLOWS:

1. Changes to your insurance details what you must tell us

You must tell us as soon as reasonably possible if during the period of insurance:

- the regular drivers of the towing vehicle change; or
- the place where your caravan or trailer is regularly kept changes; or
- your caravan or trailer is modified in a manner that affects its value or performance in any way; or
- the caravan or trailer usage changes from private to business.

When we receive this information, we may:

- propose changes to the terms and conditions of your policy,
- propose to charge you additional premium, and/or
- decide not to offer to renew your policy.

We may cancel your policy if there is a change and we can't reach an agreement with you on altered terms and conditions or premium, or we are no longer prepared to insure you because there has been a material change to the risk.

If you do not provide the information as soon as reasonably possible we may be entitled to reduce or refuse to pay a claim under the policy to the extent we are prejudiced by the delay or failure to provide this information.

Before we agree to renew your policy you must tell us if, during the current period of insurance, you or any person who is a regular driver of the towing vehicle has:

- had any fines or penalties imposed for a traffic offence, other than a parking fine, or
- been convicted of any traffic offences, or
- had a driver's licence cancelled or suspended or been disqualified from holding a driver's licence for any period, or
- been responsible for causing any motor vehicle accident, or
- had any motor vehicle, caravan or trailer damaged or stolen.

For your assistance we have provided a full explanation of your Duty to take reasonable care not to make a misrepresentation and the consequences of making a misrepresentation, under the section "Other information".

THE 'CANCELLATION RIGHTS UNDER YOUR POLICY' SECTION IS DELETED AND REPLACED AS FOLLOWS:

Cancellation rights under your policy

- You may cancel this policy at any time by telephoning us;
- We have the right to cancel this policy in certain circumstances.

These include:

- if you failed to comply with your Duty to take reasonable care not to make a misrepresentation, or
- where you have failed to comply with a provision of your policy, including the term relating to payment of premium, or
- where you have made a fraudulent claim under your policy or under some other contract of insurance that provides cover during the same period of time that our policy covers you,

and we may do so by giving you three business days' notice in writing of the date from which the policy will be cancelled. The notification may be delivered personally or posted to you at the address last notified to us;

- If you or we cancel the policy we may deduct a pro rata proportion of the premium for time on risk, plus all or part of any government taxes, levies or duties.
- In the event that you have made a total loss claim under this policy and we have agreed to pay the full sum insured for your property no return of premium will be made.

THE 'RENEWAL PROCEDURE' SECTION IS DELETED AND REPLACED AS FOLLOWS:

Renewal Procedure

Before your policy expires we will advise you whether we intend to offer renewal and if so on what terms.

This document also applies for any offer of renewal we may make, unless we tell you otherwise.

It is important that you check the terms of any renewal offer before renewing to satisfy yourself that the details are correct. In particular, check the sum insured amounts and excess(es) applicable and to ensure the levels of cover are appropriate for you.

Please note that you need to comply with your Duty to take reasonable care not to make a misrepresentation before each renewal (see under the section 'Your Duty to take reasonable care not to make a misrepresentation').

'YOUR DUTY OF DISCLOSURE' SECTION IS DELETED AND REPLACED AS FOLLOWS:

Your Duty to take reasonable care not to make a misrepresentation

You must take reasonable care not to make a misrepresentation to us. This responsibility applies until we issue you with a policy for the first time or agree to renew, extend, vary/change, or reinstate your policy.

You must answer our questions honestly, accurately and to the best of your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if you do not answer a question or if your answer is obviously incomplete or irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you are answering questions on behalf of anyone, we will treat your answers or representations as theirs.

Whether or not you have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

If you do not meet the above Duty, we may reject or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your policy as if it never existed.

If Our information or questions are unclear, You can contact Us via the details on the back cover or visit www.allianz.com.au/misrepresentation